World Habitat Day
4 October 1993

WORLD HABITAT DAY MESSAGE OF MS. ELIZABETH DOWDESWELL, UNDER-SECRETARY GENERAL, UNCHS (HABITAT)

As the number of the poor in the world increases, adequate shelter is becoming an increasingly difficult objective and well beyond the capability and resources of national and local governments. In addition, the poor are not an amorphous universe. It is estimated that globally one third of households are de facto women-headed, and evidence suggests that urban households headed by women are likely to be poorer than those headed by men.

Women play multiple roles in the human settlements development process as economic producers, managers of households, as producers of houses and services, as workers providing the household with all of its necessities, as reproducers rearing children, and in caring for their community. But the obstacles they face are directly related to their levels of income. In the case of poor women, their unequal access to human settlements resources, such as property and finance, training, and appropriate technology undermines their capacity to perform their roles and reduces their economic productivity.

At the outset of the United Nations Decade for Women in 1975, it was noted that women continued to constitute 50 per cent of the world's population but owned only 1 per cent of its property. Even when women have legal rights to land and property, customs often prevent them from exercising those rights.

Human settlements decision- and policy-makers have made three erroneous assumptions regarding women and shelter: first, that the household consists of a nuclear family of husband, wife, and two or three children; secondly, that within the family there is a clear division of labour in which the man of the family, as the "breadwinner", is involved in productive work outside the home, while the woman takes overall responsibility for reproductive and domestic work; thirdly, that there is equal control over resources and power of decision-making within the household between the man and the woman in matters affecting the household's livelihood. These misconceptions have led to the formulation of shelter policies that have failed to take into account women's specific needs. This problem is recognized in the Global Strategy for Shelter to the Year 2000, and it is high time that human settlements planners and decision-makers take these facts into consideration when formulating policies.

The United Nations is preparing for the Fourth World Conference on Women, at Beijing in 1995. In 1996, the United Nations will also hold a second Conference on Human Settlements, "Habitat II", twenty years after the first United Nations Conference on Human Settlements in Vancouver. This second Conference will examine the current situation and look for new solutions to human settlements development, with special regard to improving the living conditions of the world's urban and rural poor.

In the process leading up to these two important events, this year's World Habitat Day is dedicated to women and shelter development. Since 1985, UNCHS (Habitat) has, with the support of decisions of the Commission on Human Settlements and the General Assembly, stressed the importance of improving the status of women, enabling women to take a more active part in the human settlements process as a whole and incorporating gender issues into its entire work programme.

The UNCHS (Habitat) Women in Human Settlements Development Programme has initiated a comprehensive programme of action to address the particular problems of women in the area of shelter and human settlements development. The programme is based on the following three major strategies:

(a) Capacity building targeting different groups active in the human settlements field at various institutional levels providing gender competence training for high level officials with governments, non-governmental and community-based organizations and professional staff at UNCHS (Habitat); managerial and advocacy skills training for women who are already in the human settlements field, and construction, maintenance and environmental protection skills training for women.

(b) Participatory action and research which involve: gathering and processing data and developing indicators in order to measure women's participation in the human settlements development process; evaluating field experiences of women in the construction field and in credit schemes, compiling experiences of women in decision-making positions in the human settlements field; and developing, producing and testing manuals for gender-awareness building within the human settlements development process.

(c) Networking activities which include: supporting regional newsletters and the interregional Habitat International Coalition Women and Shelter Network; creating an information retrieval system; collecting and disseminating case studies on successful integration of gender issues in a specific area of human settlements development; elaborating and disseminating training materials such as videos, manuals, posters, and flyers related to essential topics, e.g., gender-awareness, capacity-building, and urban management; supporting regional meetings for women in human settlements development in Africa, Asia, Latin America, the Caribbean and one interregional meeting; supporting regional exchange visits for women working in local governments and NGOs active in the human settlements field; and collaborating in the system-wide effort to have a closer coordination of activities and to share information on gender-awareness activities among the United Nations agencies.

UNCHS (Habitat) will continue its work to support national and local governments, NGOs and CBOs so that they can continue in their efforts to achieve sustainable human settlements development for both men and women. ◄►

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READEX
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World Habitat Day
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WHY FOCUS ON WOMEN?

"Women are the world's largest excluded group...through tradition, discriminatory law or denied education... women are often invisible in statistics..."
(UNDP, *The Human Development Report*, 1993)

The question is not whether women are involved in the human settlements development process, but rather how they are. All over the world, women play a large part in building and maintaining settlements. The level and extent of women's participation in house construction vary in different cultures, ranging from assisting the men to having total responsibility. Providing a safe and clean environment, especially in poor urban neighbourhoods, is hard and difficult work, done mostly by women. Yet when it comes to formulating settlements policies, planning settlements and designing housing programmes, women are seriously under-represented, and hardly consulted. As a result, women's work in providing and maintaining shelter remains invisible, unrecognized and unrewarded, and their needs unplanned for.

An estimated 20 to 35 per cent of all households world-wide are headed by women. This number is growing. In certain African and Latin American countries the percentage is as high as 45. Such households may be headed by unmarried women and widows, or married women, often with children, who are de facto heads of household because the husbands have left home for economic or political reasons, often not communicating with their families for long periods.

There are several things that women-headed households have in common: they are generally much poorer than those headed by men; they predominate in informal and poor urban settlements, where they are also among the poorest; they face many problems in their attempts to secure a place to live, as well as in their daily fight for survival.

In 1992 a group of women doing research in Ecuador to collect information that would help determine indicators to measure lack of services (among other things) made an interesting observation: The number of school-age girls not attending school was a good indication of lack of services, especially water. Why? Women are responsible for cleaning, fetching water and fuel, and looking after children. When services are lacking and women find it difficult to cope, girls are withdrawn from school to help their mothers. This will naturally

affect their school performance, their chances in life, and their possibilities for eventually leading a better life than their mothers.

Women spend a large amount of time and energy fetching water over long distances. In certain rural areas in Africa, it is estimated that during the dry season, women may expend as much as 85 per cent of their total daily energy intake on fetching water, and may carry loads as heavy as 30 kilograms over rough terrain. Moreover, the incidence of anaemia in women increases dramatically during the dry season, due to the combination of a reduced supply of food and an increase in the distances covered in search of water.

In rural as well as in poor urban settlements women and children are more exposed to water-borne diseases than men, since they are the ones primarily responsible for fetching water.

Women build homes and neighbourhoods despite the serious constraints facing them -- such as low incomes, lack of access to credit, lack of land rights and security of tenure, lack of recognition and often outright harassment by authorities. Women's organizations are doing a lot to provide services. It is not difficult to see why water and daycare are favourite projects of women's organizations in poor neighbourhoods. But in the process, the burden on women is often increased.

National governments, non-governmental organizations NGOs, donor agencies and international organizations need to give greater recognition to the situation and needs of women. More gender-sensitive planning and housing policies are required to ensure that housing projects are more people-friendly and take into account the requirements of men, women, girls and boys.

Legal and traditional barriers to women's access to shelter need to be removed. Women need to be educated on their rights: what is possible; what needs to be lobbied for. Credit programmes for the poor, especially women, should be increased. More women in decision-making positions at local, national and international levels can help push through the required change in attitudes, policies and programmes. This can only happen if women have the relevant training. People's organizations can also fight for change, especially if they have the right information and support.

UNCHS (Habitat) recognizes that the participation of all sectors -- public, private and community -- is necessary for the success of the Global Strategy for Shelter to the Year 2000 (GSS) with the goal of facilitating shelter for all. It realizes that the full mobilization and participation of women is vital to this process. Removing the constraints that women face can help to make their participation more visible, and effective.

Improving the status of women, enabling them to take a more active part in the human settlements process as a whole and incorporating gender issues into the entire work programme of UNCHS (Habitat) and human settlements development in general -- these are priority issues connected to the following problems: the lack of gender-awareness among both at the grassroots and among human settlements professionals, the exclusion of women in the

human settlements development process, the exploitation of women's labour in that development process, and the absence of women at decision-making levels.

In order to respond to these issues, UNCHS (Habitat) has a specific "Women in Human Settlements Development Programme". One basic objective of this Programme is: to facilitate UNCHS (Habitat) fulfilment of its mandate to (a) promote women's equal participation GSS and all human settlements development and (b) mainstream gender issues in its various new and on-going programmes, projects and activities. The Programme also supports Governments, NGOs and community-based organizations (CBOs) in their commitment to a process of training and organizational development which foster gender awareness, gender sensitivity and gender competence among their staff.

1995 will be the year for assessing the achievements of two women's decades. In 1996 Habitat II will be looking back at two decades since the Vancouver Conference on Human Settlements, paying attention to the special needs and contributions of women. These dates and related events provide a good opportunity to put a human settlements agenda into women in development programmes. ◂▸

World Habitat Day
4 October 1993

SOME BASIC DEFINITIONS

◂ **DEVELOPMENT** = a change for the better: the ordering of society and social and economic processes in such a way as to lead to the eradication of gross poverty, ill health and illiteracy and to rising standards of living and increased material comforts for all. Development must be focused on inspiring the lives of people in a direct and immediate way. Development must be about putting people first.

◂ **DISAGGREGATED STATISTICS/DATA** = statistics that visibly show the difference between the situation, status, etc., of men and women, e.g., unemployment: number of men, number of women; heads of household: number of women, number of men; owner/occupiers: number of men, number of women.

◂ **EMPOWERMENT** = people, women or men, taking control over their own lives: gaining the ability to do things, to set their own agendas, to change events, in a way previously lacking. This may include affecting the way other people act and consciously or unconsciously effecting changes in their behaviour.

◂ **GENDER-RELATIONS** = refers to the *socially constituted relations* between men and women which are shaped and sanctioned by norms and values held by members of a given society. Central to these relations and around these notions appropriate behaviours for each of the genders are socially constructed.

◂ **GENDER-AWARE** = conscious of the difference between the needs, desires, vision... of women and men. Similarly, **gender awareness**

◂ **GENDER-BIASED** = lopsided, distorted, with neglect, discrimination, or outright prejudice towards one gender, be it male or female. Similarly, **gender bias**

◂ **GENDER-BLIND** = that which makes the social relations between women and men invisible, incapable of direct observation, not noticeable, concealed. Similarly, **gender blindness**

▸ **GENDER-COMPETENT** = adequately and effectively translating the needs, desires, vision ... of women and men into language, work and life.

◂ **GENDER-SENSITIVE** = clearly open to, acutely aware of, readily responsive to, those issues which have to do with the social relations between women and men, within specific societies. Similarly, **gender sensitivity**.

◂ **GENDER-SPECIFIC** = clearly expressing or mentioning definitely, in one's language, work, etc., gender differences.

◂ **PLANNING FROM A GENDER PERSPECTIVE** = involving women and men at all levels of development: thinking, planning and implementation.

◂ **SEX** = relating to the *biological differences* between women and men.

These are but a few of the terms you will find in these and similar articles. Now that you have an idea of gender and development, you will more readily understand similar terms: gender analysis, gender concerns, gender discrimination and gender inequalities... ◂▸

World Habitat Day
4 October 1993

SOME QUESTIONS FOR DISCUSSION

Women are disadvantaged with regard to access to good, secure housing, as well as safe and clean neighbourhoods. At the same time they bear an inordinately heavy burden in providing their families with food, personal care and clean homes. They are also active in organizations that are engaged in improving communities and neighbourhoods. This often means hard work for women for almost no tangible rewards.

Can you imagine what life would be like without our mothers, sisters, wives, our neighbourhood women's group that runs the water kiosk?

Here are some questions that we can think about in our homes, schools and universities, with our religious groups and neighbourhood organizations, in our local municipalities, villages and national parliaments. If we give them serious consideration, we may begin to be more appreciative and supportive of what women are doing to sustain our villages, towns, cities and countries. They might also help us to change any stereotyped views we may have of women as "just" mothers, home-makers, seamstresses ... What about some women architects, city planners, engineers...?

Although some answers have been provided, these are by no means the only ones. They are just to help you get started. Think up your own answers to questions that come out of your reading of these feature articles.

HOUSING: POLICY, PLANNING, MANAGEMENT AND DESIGN.

What do you understand by "gender-sensitive" or "gender-aware" programmes?

- Programmes for women?
- Programmes with special components for women?
- Programmes that take account of everybody's needs and contributions, including men and women, boys and girls?

The last answer is the correct one. Can you think of any projects or programmes in your municipality or country which are gender-sensitive?

Why should we emphasize better shelter for women?
Because:

- it is one of their basic rights,
- currently they are disadvantaged in this area,
- women form a large proportion of the population of poor communities, where housing and services are inadequate,
- at present, women's housing concerns are largely ignored at the national policy-making level, and are therefore unrecognized and unplanned for;
- nearly one third of the world's households are headed by women,
- they spend more time in the house than any other family member,
- many women conduct economic activities in the house,
- governments need to ensure that women and men -- especially the poor -- have basic rights in housing, which include services like water, sanitation, waste disposal, transport, schools, clinics, markets, shopping centres and recreation facilities,
- all human resources -- including those of women -- need to be tapped for shelter development.

Why should urban housing be given greater priority?
Because:

- the urban population is rising rapidly; it is estimated that nearly half of the world's population will live in urban centres by the year 2000.
- poor urban households often live in worse housing conditions than poor rural households. Women form the majority in this group.
- many women are forced into urban or peri-urban concentrations due to traditional lack of access to rural land, war, disasters, and the inability to make a living in the rural areas.

What are the consequences of planning cities, towns and settlements without involving women?

- House designs are inappropriate. For example, kitchens and working areas are too small.
- Community facilities such as schools, parks, health and shopping centres are inappropriately located.
- Low-income neighbourhoods are designed in a way that does not allow women to work in or around the home. This is reinforced by zoning regulations that prohibit commercial activity in residential areas.
- Food growing is either prohibited or unplanned for.

What are the consequences when there are no women in local authorities?

- Women's informal-sector employment is outlawed.
- Waiting lists for council rental housing give priority to "families", which are often assumed to be male-headed.
- Public home-ownership projects also define families in the same way.
- Women's personal safety is not taken into account when locating recreational areas, distributing public lighting, bus stops and other amenities.

LAND

Why is land so critical in shelter development, especially for women?

Because:

- land may be used as collateral to get a loan to buy or improve shelter,
- it can provide security for women and their children,
- it may serve as a saving which appreciates over time,
- women are currently denied land for various reasons.

How can women be assisted to surmount the existing traditional and legal barriers that prevent them from owning land and other property like housing?

Through:

- forming pressure groups to advocate women's property rights,
- educating women on these rights,
- providing girls with formal education and improving women's literacy levels in order to raise awareness on their rights,
- legislating on issues hampering women's property rights.

What can governments do to make land available to poor women and other low-income members of society?

- Earmark state land for them,
- Set up site-and-service schemes, and make sure women's needs are specifically addressed,
- Set up community land trusts.

FINANCE FOR HOUSING

How do most women in poor communities finance their shelter?

- Through personal savings and informal loans from relatives and friends.
- Many women form savings and credit cooperatives.

What are some of the main problems that women face in obtaining credit from conventional financial institutions?

- Financial institutions do not like to give small loans, which is often what women want.
- Many women have low, irregular incomes and therefore do not qualify for loans because they cannot assure repayment.
- In some countries, women can only borrow on the strength of a male relative's signature.

What are some of the ways in which women can be assisted to acquire the credit in a form most convenient to them?

- Women are already forming savings and credit cooperatives.
- More support can be given to these groups, especially in their income-generating activities.
- Revolving funds can be set up from which such groups can borrow.
- NGOs can intervene with banking institutions on behalf of women.

ENVIRONMENT

How best can communities in general -- and women in particular -- be supported in their efforts to improve their dwellings, services and immediate surroundings?

Through:

- helping them form self-help groups such as cooperatives, women's groups, associations and savings clubs,
- strengthening their self-help efforts on matters concerning land acquisition, credit, building construction and maintenance,
- encouraging networking among community groups, NGOs, public and private shelter agencies, polytechnics, universities and government bodies.

How can one ensure that shelter is environment-friendly?

Through:

- constructing dwellings using materials that have no toxic effects.
- cutting down on the use of energy by taking full advantage of prevailing climatic conditions such as solar heating.
- using water carefully.
- recycling waste.

How can housing be designed to reduce indoor pollution caused by smoky cooking fires, which affect the eyes and respiratory tracts of millions of women and children world-wide each year?

Through:

- using fuel-efficient kitchen appliances,
- assisting women to make appropriate technologies for cooking on a do-it-yourself basis,
- funding projects where local artisans can produce such technologies cheaply,
- improving ventilation by increasing the size of openings to kitchens,
- designing kitchens in consultation with women. (Several NGOs working in poor neighbourhoods are already doing this.)

INFORMATION AND NETWORKING

What measures can be taken to improve research, documentation and dissemination of information on women and shelter development?

Actively involve women in gathering data on women's shelter concerns, using grassroots professional as well as women. This has already been tried with very interesting results. It needs to be more widely applied. The data thus collected should be used in policy-making and planning as well as in designing courses and learning materials for, say, urban planners.

Disaggregate data so that the true situations of women and men is easily discernible.

What can be done to improve women's access to information on housing and credit opportunities, and human-settlements issues in general, especially since women form the majority of the illiterate?

Media -- both folk and modern -- are already being used to communicate the local concerns of women. However, it has not been used enough for housing and shelter issues. Some community shelter networks use "talking newsletters" (audio cassettes) to get over the literacy barrier.

Study tours and exchange visits have proved to be useful means of gaining first-hand information. Even visiting a group in a neighbouring district can be quite inspiring. ◂ ▸

World Habitat Day
4 October 1993

FACT SHEET

Housing, the Living Environment and Women's Health

☼ Some 2.4 billion people, representing 48 per cent of the world's population, live in urban areas. In 1990 it was estimated that 37 per cent of the developing world's population lived in urban areas. About one third of this group lived in informal settlements with poor housing and inadequate or no services. Their number continues to grow.

☼ It is estimated that at least 600 million people living in urban areas of developing countries live in what might be termed life- and health-threatening homes and neighbourhoods. Women and children are the most severely affected by this situation, since they spend the most time at home. For example, an estimated 70 million women and children world-wide suffer from severe indoor pollution from cooking fires, giving rise to respiratory and other health problems.

☼ The World Health Organization estimates that if all housing could be brought to a minimum acceptable standard, there would be five million fewer deaths and two million fewer permanent disabilities annually on a global basis.

☼ After food, housing is the largest item of poor families' expenditure. Many such families (33 per cent globally, 45 to 50 per cent in some African and Latin American countries) are headed by women. When incomes decline, their food and health budgets suffer, leading to malnutrition, early childhood deaths and reduced productivity.

☼ Every day some 50,000 people, mostly women and children, die as a result of poor shelter, polluted water and inadequate sanitation. It is estimated that one in four of the world's population does not have access to clean drinking water and that in many developing countries, about 50 per cent of the urban population has no water within 200 metres of their dwelling.

Water and Services: the Woman's Burden

☼ 32 per cent of the population of developing countries lacks easy access to safe drinking water. In the least developed countries, this figure goes up to 53 per cent and in sub-Saharan Africa, it is as high as 59 per cent. In some countries as much as 80 per cent of the population lacks ready access to safe water.

☼ The poor very often pay more for water than the rich, through informal and often unsafe supplies. For example in Nairobi, Kenya, residents of informal settlements pay water vendors 5 to 10 times more per unit than other residents pay to the city authorities. This is a common pattern in many cities in developing countries.

☼ In situations where there is no water, it is women and older girls who have to provide it. Medical research has documented cases of permanent damage to women's health directly attributed to carrying water -- among them spinal and pelvic deformities, and degenerative rheumatism. More immediate problems include exposure to water-borne diseases, chronic fatigue and the risk of miscarriage for pregnant women.

☼ In some parts of rural Africa, where women may use as much as 85 per cent of their daily energy intake fetching water, 40 per cent of non-pregnant and 63 per cent of pregnant women are anaemic. The incidence and severity of anaemia increase during the dry season.

☼ Access to health facilities is equally limited. 37 per cent of pregnant women in developing countries have no access to pre-natal care.

The Socio-economic Status of the Invisible Majority

☼ It is estimated that world-wide 33 per cent of all households are headed by women. Death of a husband, divorce, war, large-scale displacement, labour migration as well as single motherhood result in women-headed households. For example, it is estimated that 70 to 80 per cent of refugees world-wide are women and children. In some southern African countries, as many as 50 per cent of rural households are headed by women as a result of men moving to towns in search of jobs, often not sending enough money home.

☼ Women, a majority of the world's population, receive only a small share of developmental opportunities. Even though women comprise more than 50 per cent of the world's population, they own only 1 per cent of the world's wealth. They are often excluded from education, from the better jobs, and from political systems.

☼ In education, women still lag far behind men, especially in developing countries. Female literacy rates are low: 20 to 50 per cent of male levels.

☼ In higher education, the disparities are even more stark. Female enrolment ratios in higher education in developing countries are typically only half the male ratios. In sub-Saharan Africa, women's enrolment rates for tertiary education are only a third of those of

men. Even in industrialized countries, women are poorly represented in scientific and technical study: in Austria, the ratio of female to male third-level students in these fields is 25 per cent, in Austria 25 per cent, in Canada 29 per cent and in Spain 28 per cent.

☼ Lack of education is partly responsible for women's disadvantage in the world of work and in political life. Women are much less likely to be employed than their male counterparts, and working women are lower paid than men. In all industrialized countries, women's wages are significantly lower. In Belgium and France, they earn about three quarters of the average male wage, and in Japan only about half. Female unemployment levels are typically about 1.5 times male levels. As for decision-making, men continue to dominate centres of business and government. Even in countries where women's representation is relatively high -- such as Finland, Norway and Sweden -- women account for only one third of the legislators. In developing countries, the figures range from 0 to 14 per cent.

☼ However, in many countries and areas of life, even these kinds of comparisons are not easy to make because the data on women do not exist. Thus both the contributions that women make to development, and the discrimination against them, are hidden. This is gender blindness.

☼ Finally, it is necessary to think of these and other statistics individually, and in combination. For example: think of a woman who is poor, under-nourished and probably anaemic; who has to carry water over a long distance; who gets water from a polluted source; who has to walk a long distance for pre-natal care and immunization for her children; who lives in a house with no proper sanitary facilities; who has to earn an income but has no access to childcare facilities ... Then one begins to get an idea why it is necessary to focus specifically on women. ◂ ▸

World Habitat Day
4 October 1993

PLANNING AND MANAGEMENT: BY AND FOR WHOM ?

What is planning and management?

Human settlements planning follows a number of stages: the identification of needs, the formulation of goals and objectives, and the mobilization of resources needed (such as land, finance and personnel), implementation, monitoring and evaluation. Human settlements management is the operation, or running, and maintenance of the existing shelter, infrastructure, social services, as well as the overall organization and sustaining of our villages, towns and cities. Planning and management in shelter development, therefore, involve the provision, operation and maintenance of housing and related infrastructure and services, such as water, sanitation, refuse collection, transport, household energy, health centres, schools and shopping facilities; and, even more importantly, building and consolidating communities.

Planning for whom?

A very basic assumption in human settlement planning is that it is for people. In other words, housing, water, health facilities and similar services are provided for the use of a given population. Therefore people should participate in the planning and management of such services, to ensure that they are suitable for their needs and to help communities feel responsible for managing and maintaining these services.

In the last decade, much has been said and written about people's participation in development. However, for a long time the people often participated only in project execution, and rarely at the planning or design stages. Indeed people became more and more involved as governments became less capable of providing for all their needs. They would be involved in providing labour and in making some other contribution in cash or kind.

In the last few years, the failure of many urban local authorities to provide services has resulted in communities, especially women, organizing to manage services, in particular water, health and daycare. One line of graffiti from a Latin American city expresses the burden of communities in managing services. It reads: "Participation? Don't tell me about my people's participation, I want to know what the government's participation is."

What then can be done to involve people in planning and in higher-level management? Who does the planning and for whom?

Gender-aware planning and management means taking into account the needs and situations of all members of any given society: men, women, boys and girls. It also means the effective participation of all, or at least the fair representation of all in the process.

Women have for a long time been involved in the management of communities. Indeed this often constitutes a burden for them. However, they have been largely excluded from higher levels of planning, decision-making and management. This is due to many factors, particularly cultural attitudes, and lack of appropriate education, the two often being related. Neglect of women's needs can also be attributed to a general lack of awareness and concern as well as an absence of meaningful data and statistics, an essential basis for good planning.

What are the results of planning without women?

The most obvious ill effects of planning without consideration for, and the participation of, women are most easily seen in towns and cities. Examples are: the absence of daycare facilities, the inappropriate location of public water points and of children's play parks, inadequate lighting of streets and public areas, and "modern" house designs that do not take into consideration women's traditional use of space. These are all areas that affect everybody, and women in particular. They are often inadequately addressed, leading to inconvenience and even risk, especially for women and children.

Planning laws that prohibit economic activities and food growing in residential areas render women's survival strategies illegal, and are one more example of planning that excludes women.

How can the situation be improved?

Women's needs, along with those of men, can only be adequately met if women and men participate equally in human settlements planning and management at community, local and national levels. For this to happen, several issues need to addressed.

Women's education

World figures for literacy, higher education and enrolment in scientific and technical courses reveal that women are lagging far behind men. As a result, there are few women engineers, architects, planners and bank managers. These are all areas related to human settlements planning, development and management. One reason why women do not enrol in education in these fields is the traditional perception of what jobs are suited to women and men respectively.

One Tanzanian woman tells the story of how several years ago she turned up at the university as a student of engineering. She was shocked to find that no separate toilet facilities were provided for women student. Obviously nobody expected a woman to enrol! Similarly, in Uganda, most government technical training institutes, which are residential, have no boarding facilities for women.

More democratic participation of women

Women's participation in settlements development needs to move forward from community management to higher levels. Although community-based activities help give women the experience to move to "bigger and better things", very often even people's organizations are not democratic enough and do not give women the opportunity to participate as leaders.

In many urban popular movements, it is common for women to be heavily involved in the day-to-day work of providing basic needs. However, it is the men who take the decisions, negotiate with local authorities and manage the finances. Fortunately some non-governmental organizations (NGOs) are trying to reverse this trend and to ensure that community-based organizations (CBOs) can become a starting point for building women's capacities and confidence, to enable them to participate in planning and management.

SPARC, an NGO that works with pavement dwellers in Bombay, India, has been developing a methodology for ensuring that community intervention provides a clearly defined space for the democratic participation of women in the organizations of slum dwellers, at various levels. This has helped to bring about some change in the attitudes of men in these organizations, and in the women's perception of themselves -- thereby increasing the women's capacity to take some responsibility for planning and managing their settlements.

Participation of women in political life is also crucial. More women are needed in local and national governments. This can only come about with more education of women, as well as building awareness among both men and women that women can and must have a role to play.

Decentralized planning is more likely to involve the people and, therefore, more women. But even with decentralization a conscious effort has to be made to ensure that women are involved at levels that can help to bring about change.

Towards more gender-sensitive data

The 1993 *Human Development Report* by UNDP describes women as the "non-participating" majority. Indeed women's contribution in many areas of development has often been described as "invisible". Even countries with a high Human Development Index, high literacy or employment figures do not look so good when their vital statistics are disaggregated by gender. In other words, the position of women in most societies, even in the more developed countries, is one of relative disadvantage. Therefore data are needed not

just on levels of education, but male and female levels of education; male and female human settlements professionals; male and female community leaders and politicians; and so on.

Participatory research is one way of ensuring that meaningful data are collected. This approach involves the people who are likely to be affected by development programmes. The Women in Human Settlements Development Programme of UNCHS (Habitat) is in the process of developing a set of indicators to measure the participation of women in human settlements development. The methodology includes conducting the research using professional, NGO and grassroots women in each of the communities surveyed. The results so far have been very interesting. A next step could be to promote the use of the research findings in local and national planning in the respective countries.

Education for policy-makers and planners

Gender-sensitization seminars for policy-makers and development workers, both men and women, are now on the curriculum of some university departments. Workshops are also being conducted or sponsored by some international development agencies. The Women and Human Settlements Development Programme of UNCHS (Habitat) is organizing gender-awareness workshops at national and regional levels. There should be more of them at the national level also. Perhaps one day, a qualification in this area will become a requirement for jobs in local and national planning! ◄►

World Habitat Day
4 October 1993

HOUSING POLICY: STARTING RIGHT

Housing policies are meant to provide the guiding framework for satisfying the housing needs of all groups in society. They also lay the ground rules by which plans of action and strategies are formulated. The Global Strategy for Shelter to the Year 2000 (GSS), launched by the United Nations in 1988, lays emphasis on country-level action and defines the principal role of governments as that of "enabling". This means that for the most part, the role of national governments will be to establish the right legislative, institutional and financial framework that will enable the formal and informal private business sector, non-governmental organizations (NGOs), communities and individual households to contribute most effectively to shelter development. The GSS also points out the need to address the special problem faced by women, in order to improve their participation, both as contributors and beneficiaries in the shelter process.

However, policy-makers often fail to recognize or acknowledge the need to given specific attention to women's concerns. Some of these include legal and customary discrimination, severe poverty, limited access to credit, low levels of education and training, and the triple burden of earning an income, managing the home and family and (very often) managing the community. A national housing policy, should address all these issues if is to be effective in mobilizing, and benefitting all sections of society.

Policies should seek to remedy conflicts, exploitation, and omissions that limit women's participation in the housing development and management process, and also bar them from their rightful access to adequate housing.

Examination of many countries' housing policies reveals that gender inequalities are either ignored or, worse, reinforced. For example, the proposal on a housing policy and strategy for a future South Africa presents specific strategies to eliminate class and race inequalities but does not map out a plan of action to eliminate the inequality between genders. This is in spite of the fact that the proposals are based on information that shows that 50 per cent of the households in the rural areas are female-headed and that many urban women, married and single, are severely disadvantaged. What chances are there that the gender issue will be addressed in the implementation of the policy?

Housing policies must cut across several sectors, and address the gender issue in each sector. Otherwise they will inevitably fail, due to the deeply ingrained inequalities in many societies.

There are numerous examples of this which can be cited with reference to issues central to housing planning, development and management. The following examples illustrate policy contradictions among various national socio-economic policies that can adversely affect the shelter situation of large numbers of people:

- ☼ In Jamaica, during the International Year of Shelter for the Homeless, 1987, the Ministry of Housing was supporting the efforts of low-income households (many of them female-headed) in house improvements within the informal sector. At the very same time, the Ministry of Agriculture was involved in a campaign against squatters.

- ☼ Another case of contradiction refers to Uganda, where the housing policy states "equal opportunities" for training and yet the practice in education is still based on traditional gender classification of jobs. Thus there are no boarding facilities for girls in government technical institutes. How then can women compete for skilled jobs within the construction sector (for example) without access to the necessary training?

- ☼ Land and property ownership for women is yet another area where many countries have either no laws, or no clear guidelines for dealing with traditional discrimination against women, even while declaring equality for all.

Women have fewer options than men in terms of paid employment because of the commitment to other tasks around the home, notably child-rearing. Planning laws that prohibit income-generating activities in designated residential areas do not take into account the women (and men) who earn their livelihood in the informal sector in many cities. These are policies which fail to recognize the social and economic dimensions of shelter.

It is not just women who suffer because of gender-discriminatory policies, but their families and ultimately the whole society. A survey carried out in the United Kingdom of Great Britain and Northern Ireland revealed that building societies were reluctant to grant mortgages to single women. Public housing allocation procedures favoured two-parent families, thus pushing single women with children, elderly women, and disabled women into substandard housing.

Housing information and statistics, the basis on which policies are formulated, often do not provide a true picture of the role and position of women. For instance, in calculating the value of houses, they take into account only the monetary contributions of the male as head of household, disregarding contributions by the woman, which may include cash and labour. This may have adverse implications for the woman in case of separation. The role of women in poor communities in providing shelter for themselves, often with little or no external assistance, and the needs and resources of women-headed households are often regarded.

It must be reiterated that gender discrimination is often subtle and sometimes happens during policy implementation. Even where good policies exist on paper, the practice may be very different. Similarly, good policies may be adopted at the national level, yet somehow become ineffective during implementation at sub-national and local levels.

Women remain under-represented at the global, national, regional and community levels of decision-making and therefore make minimal contributions to the formulation of policies. This has to be corrected through better education and information for women, as well as general awareness-building for all.

Sufficient detailed facts about the state of the housing sector should be obtained, in relation to overall economic, social and environmental development. The availability of statistics and indicators which quantify the specific disadvantages women face in relation to men, as well as their contribution and progress towards equality, can influence changes in public perception and hence policies. Such indicators are now being developed by UNCHS (Habitat) in collaboration with communities, NGOs and local governments in nine different countries: Bolivia, Colombia, Costa Rica, Ecuador, Ghana, Sri Lanka, Uganda, the United Republic of Tanzania, and Zambia. This is only the pilot stage. It is hoped that eventually more national governments and international agencies will make efforts to disaggregate data to allow analysis on the basis of gender. This will form a sound basis for the formulation and implementation of gender aware housing policies. ◂ ▸

World Habitat Day
4 October 1993

TOWARDS A SAFER ENVIRONMENT

"The real human face of (the current) environmental crisis is the face of WOMEN."

(Srilatha Batliwala, in
Women and Natural Resources: State of the Indian Environment, 1984-85,
published by the Centre for Science and Environment, New Delhi)

Over the past decade, and especially in the years leading to the Earth Summit in Rio de Janeiro, Brazil, in 1992, the deteriorating environment has been a major cause for concern among governments, the United Nations system, citizens' groups, intergovernmental organizations and communities all over the world. In the industrialized West the issues have mainly revolved around environmental problems brought about by rapid technological and industrial advancements, such as toxic wastes, environmental pollution and climate changes. In the developing countries, the issues have tended to revolve around environmental problems brought about by people's abuse of the very environment on which they depend for survival such as resource depletion, deforestation, lowered water tables and environmental degradation.

The destruction of the environment is not only an ecological issue but a critical housing issue as well. In rural areas around the world, a large majority of people depend directly on nature for building materials. Commercialization and/or destruction of important indigenous building materials such as wood and straw means that poor people who cannot afford to buy building materials are systematically being unplugged from their traditional life-support systems.

In unplanned informal urban settlements, environmental degradation is both a cause and a result of poor-quality housing. Lack of basic services and infrastructure (such as water treatment) poses environmental hazards which, in turn, affect the quality of life of those communities. For instance, if there are no sanitation facilities in a settlement (resulting in environmental and health problems), the community living there has no choice but to build their own facilities, without proper engineering techniques, financial aid, and government assistance. Such services may be sub-standard, and therefore potentially hazardous to the community.

These problems have particular implications for women. As primary users and also providers of services in urban and rural (especially informal) settlements, women are constantly exposing themselves to health hazards brought about by unsanitary and toxic environments. In both rural and urban areas, women are the primary users of house space and are responsible for running the house on a day-to-day basis. They are the main providers of life-support systems -- food, fuel, water, building materials -- for their families and are, therefore, the first to feel the adverse effects of environmental degradation.

It is, therefore, not surprising that long before the environment became a popular theme for seminars and conferences, women were spearheading campaigns to protect the environment on issues ranging from toxic waste dumping to deforestation. This is because women, often being the poorest, and definitely being the least literate and the most powerless, are major victims of environment abuse.

In India, forests are considered valuable not only because they are life-sustaining, but also because trees are believed to have unique spiritual and healing powers. But forests that once provided food, fuel, fodder, medicine and spiritual comfort to rural women are being destroyed at an alarming rate. Commercialization of forests has turned vast tracts of land into privately-owned, single-species tree farms owned and controlled by men.

However, in the 1970s, an inspiring grassroots movement gained momentum in the hill district of Uttar Pradesh in Northern India when rural women began physically embracing trees so that loggers could not cut them. The Chipko Movement, as it is called, ("chipko" means "to hug") succeeded in articulating women's need to have access and control in the management of the forests on which they depend for day-to-day survival. This kind of environmental activism is not new in India: As early as the three centuries ago, a woman called Amitra Devi led 300 villagers into a forest where they lost their lives while trying to save sacred trees by clinging to them.

Elsewhere in India, a woman called Medha Patkar has been protesting the building of a staggering complex of 3600 large and small dams over the Narmada River by organizing hunger strikes, demonstrations, sit-ins, road blocks and rallies. If the dams are built, they will submerge 245 villages and thousands of hectares of vibrant forests and fields. They will also lead to the displacement and possible destitution of at least 100,000 people and destruction of their livelihood, culture and economies.

Environmental activism is not just the preserve of women in developing countries. In the United States of America, for example, women's membership in grassroots environmental and human settlements organizations and other "green" movements often surpasses that of men. One of the more well-known cases is that of Lois Gibbs, a former home-maker who currently heads the anti-toxic movement in the United States. In 1978, as a result of Gibbs' work, 900 families were evacuated from a toxic landfill in her working class neighbourhood in the town of Love Canal. She has since formed the Citizens' Clearing House on Hazardous Wastes that advises over 6000 citizen groups (the majority organized by women) on how to fight toxic-waste dumping in their neighbourhoods.

Women have thus been at the forefront of voluntary movements aimed at preserving life on this planet. Why then, one may ask, is the national and international leadership of powerful environmental and human settlements organizations and lobbies dominated by men? Why are male-dominated governments setting the agenda and developing strategies? Why does activism continue to be a mere extension of the unpaid work women do at home, that is, cleaning up after others?

If it is true that those who face a problem are the most effective creators of solutions to the problem, then doesn't it make sense to involve women not merely as implementors of the solution but as planners and decision-makers -- that is, the creators of the solution?

Women's lack of participation in mainstream, well-financed "development" organizations has already resulted in disastrous consequences. For example, many leading environmental and human settlements groups today blame overpopulation for the human-settlements crisis threatening the planet. Says the United States-based Sierra Club: "The continuing rapid rate of population growth is a core problem contributing in a major way to nearly all other environmental problems."

This is a view shared by many governments and aid agencies. The issue of increasing population and decreasing agricultural yields is a critical topic on the global environmental agenda. Rapid urban expansion has no doubt led to a host of environmental and health problems, such as poor sanitation and lack of other basic social services, especially in the growing unplanned settlements in developing countries' cities and towns. Increasing populations have also put enormous pressure on agricultural land and small subsistence farms.

But according to research conducted by the Urban Management Programme, a joint programme of the United Nation Development Programme, UNCHS (Habitat) and the World Bank, the underlying causes of environmental degradation and the resulting costs to public health and productivity are "inappropriate economic policies, inadequate investment in pollution control, deficient regulatory and institutional frameworks, weak management capacities, inadequate cost recovery and insufficient political will and public awareness." In other words, blaming environmental destruction on overpopulation or urban growth as causes raises the real root of the crisis: skewed development priorities.

And so it is with environmental and human settlements problems. The question is not how women can be prevented from becoming victims of exploiters of the environment; the question is how women can gain control over their own environment so that they can make decisions about its management.

Change can be brought about only if women are included not only in the management of the environment but in its very definition. There is a widespread tendency among environmentalists to divorce the human from the natural. But saving the environment does not mean getting rid of the people who live in it. Just as saving the rain forest means preserving the lives and livelihood of the people who inhabit it, saving our human settlements must necessarily include incorporating the decisions, views and participation of those who depend on the environment to create safe, secure shelter and life-support systems for their families and communities. That is why women must be involved at every stage in the process of managing and preserving the environment. ◄►

World Habitat Day
4 October 1993

A PLACE OF HER OWN: WOMEN AND LAND

Throughout the world, women face various constraints related to access to land and property. Laws, customs and economics prevent women from owning, inheriting and using land. This in turn adversely affects their access to shelter, and their contribution to shelter development.

In Kenya, where thousands of women get together in hundreds of groups to deal with many issues confronting women, land buying is one significant objective of many of these groups. Women get together specifically to pool their savings to buy land, or to start some economic activity that will eventually enable them to do so. This is true of both rural and urban women. It also applies to the very-low-income and the relatively better off middle-income groups. Membership includes single women with no children, women heads of household and married women.

The names of such groups are interesting. Some popular names (in various Kenyan languages) are:

Hodari, courageous, hard-working
Kugeria, to try, or to be determined
Kujitokeza, to stand up for oneself, to stand up to be seen, to dedicate oneself
Mugorogoro, a small tin used to measure grain in the market. The idea behind this name is that of slow accumulation of resources.

It is difficult to give exact translations of these names, but all contain the ideas of courage, trying hard, standing up for oneself, emerging from oblivion, and doing it bit-by-bit. They reflect the situation of women regarding land and property ownership: it is a hard struggle all the way.

In many customary law situations, women may have no right to own land except through fathers, husbands, sons or other male relatives. This can make the situation of widows with no sons, or unmarried women, very difficult. Even for married women with sons, their access is dependent on their being on good terms with the concerned males. There are legal systems in which women are treated as minors, unable to make transactions without a male relatives's consent. In Zimbabwe such a law was repealed recently.

Even in traditional and modern societies where women have the right to own and inherit land, the introduction of cash economies coupled with the growing importance of land as a commodity result in women having little chance of owning land. This is due to the high cost of land, as well as women being unaware of any existing rights. All this is taking place at a time when land is becoming increasingly important as means of getting credit for economic activities and for building houses, among other things.

Lack of access to land has other serious implications. For women in the subsistence economy, land means a place to live, to work, to grow food and to get building materials. In rural areas where population pressure, widespread cultivation of cash crops or commercial exploitation such as logging are eroding traditional lands, the burden of women to maintain shelters and feed families is increasing.

It is no surprise therefore that women have been organizing around the protection of traditional lands and ecosystems in many countries both developed and developing. In Papua New Guinea, where many men work away from the villages, leaving the women to defend the land, women are fighting not only against the logging companies, but also against a system that only allows land transfers among men. They are fighting to be recognized as rightful owners of land as part of the community, and to be fully involved in decisions concerning its exploitation.

In poor urban areas, women also face problems related to land ownership and use. Studies have shown that women-headed households predominate among low-income and informal settlements. Low-income settlements tend to be located on marginal, often hazardous land, precisely because this is the least attractive to land developers, and therefore, less likely to be targeted for evictions. However, settlements on such land tend to be crowded, dangerous and either lack space on which to grow food, or are too polluted for food growing.

Town planners and housing project designers often fail to plan or legislate for land for informal economic activities as well as subsistence food and livestock raising. Yet it is well known that in many urban households, people (especially women) are growing food and keeping small livestock for subsistence, because they do not earn enough to pay for all their food requirements.

Eviction of residents of informal settlements is perhaps the most dramatic (and often violent) manifestation of the fight for land and the position of the poor in this fight. Women suffer the most when such events occur. It is they who have to look after the family without a shelter, lose their food-growing areas, and often crops. Being the majority of informal-sector workers, they also lose their work support networks.

Women have therefore been prominent in struggles against eviction, and for regularization of tenure in informal settlements. There are several instances where residents have been able to come to some agreement with the authorities, and have gained recognition of their right to stay on and use the land. While such agreement may not be formal or official to the extent of providing titles to the land, they nevertheless recognize residents' rights.

Villa El Salvador, in Lima, Peru is one such example. Similar cases can be cited in Mexico City and in Sao Paolo, Brazil. In Bangkok, Thailand, "land-sharing" has emerged as one way of accommodating the needs of both the occupants and the legal landowners. In Lusaka, Zambia, a group of grassroots women managed in 1992 to convince the local authority not to destroy an informal settlement without providing an alternative for the residents. They convinced authorities that eviction was against the human and housing rights of those people concerned.

The community land trust is a form of ownership where the land belongs to a community, and individuals have ownership rights over their house (structure) and user rights over the land. This model helps to remove land from the speculative market, thus making it more accessible to marginalized groups, which include poor women.

It must be pointed out that many factors can influence whether or not residents manage to get their occupation rights recognized. One significant factor is the level of community organization and consciousness. The more successful cases are those in which the whole community, men and women, has been mobilized. Access to legal aid, information, training on organizing and negotiating and the presence of truly representative community leaders all increase the chances of the community succeeding in gaining the right to stay.

Apart from the legal, economic and policy constraints to women's access to land, the systems for land delivery in many countries pose problems to any citizen trying to acquire land. The situation is more difficult for the poor, and even more so for women, who may not have the necessary money and information.

In one East African country it is estimated that obtaining a land title requires 33 separate transactions involving government bureaucracy, in a protracted process that may take up to three years. No doubt there are those who are able to go through the necessary process in a short time. It all depends on the amount of money, knowledge and personal clout one may have.

What would a rural widow do to obtain a title deed under such circumstances? She would probably be forced to spend several hours travelling from her village to the nearest land office, located in town. Once there she would then join the queue, which would be mostly made up of men. While discreetly feeding her baby she would worry whether her other children at home had eaten. Being illiterate, she would be forced to make friends quickly with the man ahead of her in the queue. How else would she fill out the relevant forms? If she is patient enough, she may undergo this kind of procedure several more times, in the hope that in the end the piece of paper might provide her with some form of security. Without it there are possibilities that her in-laws can chase her off the property.

This is not the only country where land-delivery systems are centralized, tedious, inefficient and expensive and where women continue to be the ones that suffer most from it.

In Kenya the government has recently taken the positive step of publishing a guide on land transactions. This book describes all the stages of land purchase and transfer, including the required documentation and charges.

The status quo rooted in sex discrimination and gender insensitivity will change only when women start lobbying for better living conditions, which include land rights. Such action will draw women's plight to the attention of policy-makers, legislators, politicians and women leaders, who can influence change.

The issue of linking finance and credit to land ownership also needs to be explored further on women's behalf. The women themselves are finding practical ways of overcoming the land ownership barrier. Through self-help groups they are forming savings clubs variously known as "tontines", "merry-go-rounds" and "sou-sou". One could, borrow a leaf from Trinidad and Tobago where the "sou-sou" (penny-by-penny) venture originated from the need to enable squatters to buy land. The system does not assume members' households are male-headed, nor does it require a strong collateral base such as a regular income or a credit record, which women often lack.

Such groups have recognized that they are disadvantaged under both traditional and modern land ownership practices, and have taken steps to overcome this disadvantage, albeit within an unfair system.

More fundamental change is needed to help women overcome barriers to land ownership. Land reform cannot be ignored in this process. To date, little research has been carried out on the question of women's access to land, and how the constraints they face could be addressed. Research could help identify the constraints, and the data gathered used to legislate for women's equal access to property.

Another approach is lobbying for land reform. During the last decade in Zambia, women parliamentarians lobbied, with the help of a lawyers' association, to pass an inheritance law so that when a man dies, his wife is guaranteed 25 per cent of his land, while 50 per cent goes to his children, and the rest to other dependents.

Pressure groups, however, do not have to be confined to parliamentarians. Women from different walks of life are getting together to lobby for their rights. Women legislators, lawyers, policy-makers, planners and community organizers all have roles in providing the relevant information, and pressing for the right legislation and action.

The Global Strategy for Shelter to the Year 2000 defines the major role of governments as that of enablers. Land is one area where government's enabling role is critical. Enabling means removing constraints for all sections of the community, facilitating people's initiatives, and paying special attention to those who are currently disadvantaged. Women form a large proportion of this group. ◄►

World Habitat Day
4 October 1993

HOUSING THAT MEETS THE NEEDS OF ALL

Housing can be simply described as a place to live in peace, safety and dignity; as such it is recognized as a human right. This definition implies security, privacy, access to a means of making a livelihood and a base from which to develop. Safety also implies a clean and healthy environment. To many, housing represents an investment, a source of income and a symbol of permanence and security.

However, many do not have access to this right and even among those who do, many have no say in how their housing is developed. This is especially true of the poor in developing countries, and more so for women who are the majority of the poor.

Very often adequate care is not taken in designing, planning and implementing housing programmes and projects to make sure that the needs of all users are addressed.

An interesting phenomenon has been observed in low-income public housing projects in Africa, Asia and Latin America: as soon as residents assume ownership of the houses, they start making changes. People knock down walls to make bigger rooms, put in partitions to enclose certain areas, make extensions and generally change the interior to suit themselves. As one woman in a new neighbourhood in Nairobi, Kenya, was heard to say, "Instead of putting in two bathrooms in the house, they should have provided a place to store charcoal...".

How should women participate?

In many traditional societies women participate in the construction and maintenance of their homes. In urban areas in developing countries, up to 70 per cent of the housing is built by "informal" or unpaid labour, a great proportion of which is women's labour. Women may plaster walls, lay bricks, pack down new mud floors or help repair a roof. In some instances, women are solely responsible for constructing homes. Yet, because this occurs in the "informal" sector where little or no money is exchanged, women's contribution and experience go unrecognized. On the other hand, women are left out of the modern, formal construction sector.

There are many good reasons why women should participate in housing development. One of them is that they have as much right to participate in projects which profoundly affect their lives as men. Women are the primary users of housing. They are therefore the most affected by housing and settlement projects. This is especially true given the amount of time they spend in the house: women often have to combine employment with household and child-rearing roles, and therefore have to work in and around the home.

In rural areas, and in unplanned urban settlements, women are also the main providers of services. For example, a large proportion of women's self-help projects are concerned with water and daycare. Official housing projects with self-help components have tended to depend a lot on women's labour.

This kind of participation, which in many cases has been a big burden, has been imposed on women by circumstances, and by official insensitivity to women's needs and circumstances.

What is needed is the participation of women and men in the planning and design of settlements -- houses, neighbourhoods and cities.

Some specific difficulties faced by women in shelter projects

When women are not consulted at the planning and design stage of human settlements development, their needs and priorities may not be taken into account. These may be related to particular cultural requirements, or to the need to combine income-earning and household tasks. This can cause severe problems. Women's lives can be adversely affected by introducing services that are inappropriate to their needs. For example, in a neighbourhood in El Salvador, women would not use the public toilets provided because a gap was left at the bottom of the door that exposed their feet, offending their notion of privacy. In Bangladesh, because of similar reasons of privacy, women could only use toilets before sunrise and after sunset, causing inconvenience and severe physical discomfort.

Women often have to work in or near the home. The failure of architects and planners to recognize this has resulted in house designs that do not take into consideration the needs of women. In addition, zoning regulations separate residential and business activities, thus prohibiting the development of income-earning activities in the home or locally in residential areas. This has at times led to harassment of women who have no choice but to locate businesses in areas not accepted by local authorities.

Failure to acknowledge the many roles that women play also leads to undue demands being made on women's time. This happens in public-sector interventions that do not consider women's special needs and situations. It is especially true in site-and-service projects and squatter-upgrading programmes where households are expected to participate in housing construction. Absence of day-care facilities, coupled with the fact that women may not be able to afford the loss of income resulting from time taken off from economic activities, make participation difficult for women. Incorrect assumptions about women's ability to devote their time to self-help projects and to participate in the community process have thus

often resulted in women being left out. In such projects some women end up contracting labour because they do not have enough time to do the work themselves. This is too expensive and may place them in heavy debt, often forcing them to sell their plots.

Negative effects of relocation, and non-participatory upgrading

Non-participatory relocation and upgrading schemes have also tended to disrupt women's lives and economic activities. As a result, women often lose their mutual support networks through which they arrange employment, credit and childcare, among other things. Similarly, when upgrading changes single-storey housing to high-rise apartments, women forced to move to upper storeys lose considerably in the value of the house as a place from which to make a living, a street-level dwelling being more convenient as a place for business, especially if it involves vending.

Under-employment in the construction sector

Another obstacle faced by poor women is lack of suitable employment in the modern construction sector so that they can both escape poverty and gain valuable skills to be used to build and improve their homes. Although in many traditional societies women were partly or wholly responsible for house building, jobs offered to them in the modern formal sector are often limited to menial tasks like carrying water and sand. Moreover, the participation of women in the formal construction sector is amazingly low, especially in developing countries.

Lack of training

Lack of training is the most significant cause of under-representation and the low status of women in the construction industry. Lack of understanding of this sector also makes it easy for women to be exploited when they have to hire artisans to build for them. Maintenance of the house poses the same problem to the woman who has no understanding of building.

Training of women can mobilize unemployed or underemployed labour resources, resulting in a more balanced distribution of jobs in the construction industry, and help women to acquire shelter through self-help construction. Skills acquired can also be used in house maintenance. One women's building cooperative in Cincinnati in the United States of America started with women heads of household learning simple house maintenance skills.

Jamaica also offers a positive example of training women for the construction industry. In this case, training was designed to meet identified needs and specific job openings in the construction industry. It must be noted, however, that measures to change the attitude of building-site supervisors are required if more women are to be able to use their new skills.

Some specific problems of the poorest Women-headed households

A group that is not given due attention is the increasing number of women heads of household who have exceptionally low incomes and can hardly participate in many conventional housing projects. For example, in a site-and-service project in Quito, Ecuador, female heads of households formed 30 per cent of the total applicants, but 46 per cent of them did not qualify for access to the scheme because their incomes were too low. In Dandora, Kenya, some women household heads could not afford to construct their houses according to specified standards and were forced to resell their plots. In Dodoma, United Republic of Tanzania, a programme of the Low Cost Housing Unit for supporting employment-based housing cooperatives left out a large percentage of women who did not have the minimum financial resources required.

Many women cannot afford to make the downpayments in such projects. Nor can they afford to repay fixed sums because of irregular incomes, and they lack collateral to get loans in the first place.

In spite of these problems, a number of successful credit programmes for women have been established, oriented towards employment, as a first step to housing. Examples include the Self-Employed Women's Association in India, with 13,000 members, and the Women in Development Loan Fund in Barbados.

Overcoming the obstacles

For women to benefit from shelter development equally with men, both their special needs and their autonomous demand for shelter should be taken into account in policies, plans and programmes. This will also help to ensure that women's needs and concerns are incorporated in the design and implementation of housing projects. The issue of women and shelter has to be addressed in comprehensive programmes for increasing women's participation in settlement planning and management, at local and national levels. Such programmes will have to include better access to appropriate training as a prerequisite.

An essential starting point is gender sensitization of policy-makers, planners and human settlements professionals. This is one area in which women are under-represented even in developed countries. For example, in Toronto, Canada, out of an estimated 2000 architects, only about 10 per cent are women. Moreover only 10 per cent of the 200 are actively applying gender concerns to their work. Obviously gender awareness needs to be raised in both men and women!

Fundamental changes in understanding, policy and planning are required if women's housing issues are to be adequately addressed. What is needed is a policy approach that acknowledges that women have different housing needs from those of men; that in many societies there are specific constraints that limit women's access to housing on the basis of gender, regardless of income; and that women in poor communities are doubly constrained. ◄ ►

World Habitat Day
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DEMYSTIFYING MONEY TALK

Nubia lives in an informal settlement in a Latin American city. She has several children and no husband. Nubia wants a house. It is the best investment she, her mother and her sisters know of. It is also security for her and her children. No bank would lend Nubia money. She has no bank account, no savings, and no proper job. Her "savings" are in a television set and a pair of gold earrings, paid for in instalments. "Is it not ridiculous that they have TVs and gold jewellery when they don't even have flush toilets in their houses?" This is the comment of more well-to-do observers. But then there is no instalment-purchase plan for a flush toilet. On the other hand, it *is* possible for Nubia to give her TV or gold jewellery as downpayment for a plot in the informal land market. Some of her friends have done so.

The poor face many problems in obtaining finance for shelter from conventional finance markets. Financial institutions prefer to give big loans. Small loans are not good business. However, the poor cannot afford to take big loans because their monthly incomes are too small for the repayments required. High interest rates make repayment doubly difficult.

Eligibility criteria usually require relatively high and regular incomes. Many of the poor have low and irregular incomes in informal employment.

Lack of substantial savings -- which banks like to see before lending -- is another stumbling block. The requirement for collateral or other security, often in the form of land or other legal property, automatically excludes most poor people.

Women form the majority of the poor and, as such, suffer all the above constraints. In addition, there are specific factors that bar women from the credit market. For example:

- Women's legal status, where women are classified as minors and cannot acquire credit or only on husband's or male relative's guarantee, is one problem.

- Definitions of household where the man is assumed to be the head of the family, and "normal" families have a male head and bread-winner lead to discrimination against female heads of household. They disregard the woman's income when assessing the income eligibility of "normal" households.

Take Nubia as an example. If she had money in the bank, she would not be needing a loan, not for the kind of housing purchase or development she is likely to be interested in. With her laundry job, she sees no way of saving enough to buy a house, even in her squatter settlement.

Most house purchases or improvements by the poor in developing countries are through cash payments from family savings or from informal loans. However, family house purchases are often not the best solutions for a woman like Nubia. Since she is single, she is expected to contribute towards her parents' house. Indeed, she has contributed 25 per cent of the purchase price. Her parents in turn have helped their sons to buy their own houses. And Nubia? She is expected to live with her parents; but she is thirty-two and does not wish to live with them anymore. Her married friends are not much better off. They have little hold on property to whose acquisition they have directly or indirectly contributed.

What Nubia would really like is a convenient savings plan, where her small savings would enable her to have small loans for whatever she needs a loan for -- not necessarily for buying a house, not right now anyway. But being able to satisfy some of these other immediate needs brings her closer to acquiring a house some day.

Nubia is like many women among the poor in developing countries: cut off from the conventional housing market that requires large downpayments and expensive credit, in order to buy ready-made housing that is often not suitable for the buyer. Many are not eligible for, do not want, cannot afford, and are even afraid of credit as it is currently available.

A credit scheme for house improvement in a poor rural district in Kenya had to change its approach when project staff realized that even repaying the very small loans offered would have been a heavy burden on the women involved. Besides, the women's first priority was raising money for school fees for their children. The new approach involved giving small loans to women's income-generating groups, for shelter-related activities. With some technical assistance, the women learned to make stabilized soil blocks and fibre-concrete roofing tiles for sale. Much later they also learned construction skills. Several years after the start of the project, the women's groups are taking loans for shelter-related income activities; some groups are now thinking of home improvements. A side benefit for the women has been that the materials-production and construction skills gained means they can do their own construction, or supervise the artisans they hire to do the construction for them. Money was lost before through artisans' incompetence or dishonesty.

The Working Women's Forum (WWF) which was started in 1978 in Madras, India, has a credit programme that lends to individual women in poor communities, through community-based groups. Loans are small, but a beneficiary takes a new loan on completion of payment of the previous one. The WWF's experience has been that the priorities of the women change as their economic situation improves with each successive loan. Priorities change from paying debts to making trade investments to buying household goods to improving the

house. By the fifth or sixth loan, almost all borrowers were improving roofs, walls or floors.

The WWF started off acting as an intermediary for official lending institutions, helping women through bank bureaucracy, and guaranteeing their loans. Eventually it started its own credit cooperative society for women because the banks were not flexible enough for the women clients of the WWF. Even with the credit cooperative, the WWF had to fight against conventional procedures and requirements. For example, making groups rather than individuals responsible for loans was against existing government rules governing savings cooperatives.

Beneficiaries recounted what a difference it made securing loans through the WWF: "We were all women ... they were patient and explained everything and helped us to fill the forms ... Before, if we went to the big banks in our dirty *sarees*, they treated us badly... so next time one borrowed a *saree* from a friend, then they said "your *saree* is worth a lot of money, why do you want a loan?" .. So either way you could not win. Here (WWF) they do not ask us if we own property or land, they just ask about our business enterprise, what we will do with the loan and how we can repay..." The repayment rates have been very good, and the programme has expanded into several other states of India.

There are other innovative credit programmes that help women improve their incomes and their shelter. The Grameen Bank in Bangladesh is one of the best known. Women's World Banking and national women's finance trusts are also making their contribution.

There are many successful credit schemes whose experience can be drawn upon. What is needed is the recognition of the special problems of women in acquiring finance for shelter, and the political will to do something about the problem. Women's organizations, non-governmental organizations (NGOs), national governments and international agencies can assist in financing and promoting housing finance and credit programmes that benefit both men and women.

The involvement of women in policy-making is also essential. Already some progress for women's access to credit has been made through the work of associations of women bank managers, and women development workers. More needs to be done, for example, to make the necessary education and training available to women, so that they can be in decision-making positions. Steps should also be taken, at the national level, to improve women's land and property rights. Last, but by no means least, is the need to make information on credit opportunities and procedures available to women. Both governments and NGOs have a responsibility in this task. ◂▸

World Habitat Day
4 October 1993

NETWORKING: SHARING SUCCESS, PROBLEMS AND EXPERIENCES

"Sharing, exchanging, learning, solidarity..." These are some of the words we use when we talk about networking. Sharing experiences, problems, strategies, successes, failures and lessons learned can play an important role in furthering common interests, and in developing the political will and strength to push for change.

Networking is very simply talking *to* each other, talking *about* each other and talking *for* each other for a common cause. It is a learning process that involves sharing information and knowledge and building solidarity. Networking around critical issues can cut across geographic, cultural, ideological and class divisions. Recognition of, and support for, women's role in the development, management and maintenance of human settlements is one such issue.

At the end of 1987, the International Year of Shelter for the Homeless (IYSH), a group of 90 women from East and Southern Africa met in Harare, Zimbabwe, to talk about the shelter situation of women in sub-Saharan Africa. This group identified lack of information as a serious constraint to women's ability to control and improve their living environment. Similarly, the National Campaign for Housing Rights in India recognizes the right to information as one of a cluster of rights making up the right to housing. Networking is part of information sharing.

It can be carried out at different levels, between different types of groups and organizations and using various types of media. At local and national levels, groups of women from different parts of one country can and do visit each other to exchange information and skills, and to formulate joint action programmes on a wide range of issues. These include acquisition of skills related to house construction and infrastructure, environmental health, how to make neighbourhoods safe and how to provide community facilities such as day-care centres.

Recently a group of Tanzanian women community leaders representing women's housing groups visited women's housing cooperatives in neighbouring Kenya. The tour was coordinated by the Housing and Building Research Institute of the University of Nairobi. The Tanzanian women saw, among other things, what the Kenyan women were doing in

building-materials production and construction. One Tanzanian woman remarked during the visit, "We had thought of doing construction, but we always wondered what would happen when we got to the roof. It was quite an experience seeing a woman in an overall, on top of a house, doing the roof. Now we can learn to do roofing too." They in turn taught some of the Kenyan women a simple and cheap way of making water tanks and pots from sand and cement. The Tanzanians videotaped the visits as well as the discussions, to share them with the women in their housing groups. They say the video has been provoking lively discussion.

Regional and inter-regional level exchange between grassroots as well as professional women has been taking place through seminars or direct country-to-country exchanges, enabling women to discuss and to learn from each others' experiences. Exchanges between community-based women's organizations have been facilitated by non-governmental organizations (NGOs) as well as donor and international organizations. This is well illustrated by an exchange visit involving the women from the *barrios* of Bogotá, Colombia, and the women pavement dwellers of Bombay, India. The Bombay-Bogotá exchange took place in 1990, with the help of SPARC, an NGO working with pavement dwellers in Bombay, FEDEVIVIENDA, a Colombian NGO, and Homeless International, a British NGO that funds shelter programmes in developing countries. A group of Indian women first visited Bogotá; then their Colombian counterparts returned the visit soon after.

What was the purpose of this exchange? What can women from informal settlements in Bogotá and Bombay learn from each other, coming as they do from different cultures, living miles from each other, not even having a common language? "For me, this experience has been very good", one Colombian woman said. "I can see that all of us from different neighbourhoods are fighting for a better future. We are struggling but we are gaining this future..." And a woman from Bombay said of the exchange, "We thought they were much better off than us... but then we came to understand that they face the same problems: How to make yourself visible so that the authorities will negotiate with you over your right to land on which to build your house, how to arrange meetings when you have children to look after, and how to deal with men who feel threatened..."

For the two NGOs, SPARC and FEDEVIVIENDA, it was a good opportunity to look at each other's methods of making interventions in poor communities, supporting women's initiatives, and organizing on women and human settlements issues. One observer has remarked that the experience has been a real confidence builder for the Colombian women. This experience has been widely disseminated through the newsletter of the Women and Shelter Network of the Habitat International Coalition, (HIC), an international alliance of NGOs working on shelter issues. It has aroused a lot of interest and it is quite possible that other such exchanges may happen in the future. The HIC Women and Shelter Network, founded in 1988, believes that women's initiatives in the struggle for better living conditions can be strengthened by networking.

Effective networking must respect the diversity of experience, understanding, ideologies and strategies that exist. It must assist people to learn from both the successes and failures of others. Through networking, professional women can learn not only from each other but also from grassroots women, creating a dialogue between popular knowledge and more formal knowledge. In turn, the policy-makers, the planners, the designers of housing projects and training programmes can use this knowledge in their work, for better human settlements.

The UNCHS (Habitat) Women in Human Settlements Development Programme organized a meeting at the end of 1992, to discuss indicators for measuring the participation of women in human settlements development. This was an interesting networking experience in which women from Africa, Asia and Latin America, representing grassroots, NGO and professional women who had participated in a survey, exchanged their experience of the survey process. During the discussions, the grassroots women underscored their need to work with professional women on this kind of activity. On the other hand, they were also quite emphatic in their views on the survey method, the questionnaires, what changes they would like made, and what they thought to be the most critical indicators of women's participation in human settlements. Several groups indicated that they had started or were going to start discussing environmental health awareness in their communities. They would begin in the neighbourhoods where they had carried out the surveys, using some of the research findings. The professional women involved in the exchange will incorporate some of the lessons in their work in the future.

Networking also helps to build solidarity. Just knowing that there are others engaged in the same struggles, advocating and promoting the same goals, makes a difference. Associations of women bankers are already making an impact in some countries on women's access to credit. Associations of women lawyers are fighting for property rights for women; women planners and project designers have been networking for more gender-sensitive zoning laws and housing designs, as well as better consideration for female heads of household. A network of professional women that brings together lawyers, bankers, planners and policy-makers in government as well as NGOs could be very interesting. The HIC Women and Shelter Network is already linking such women from NGOs, and lobbying governments.

From their experience, many women from developing countries know that it makes a lot of difference to their work when they network, at however informal a level, with other women in decision-making positions in the official national machinery. Kenya, in the process of identifying indicators for measuring access to housing, is already benefiting from the experience of a woman senior policy-maker who has been networking with the NGO community. She is ensuring that indicators on women's housing situation and their contribution are included in the set of national indicators under preparation. In Uganda, now in the process of formulating a national shelter strategy, the woman responsible for the project has been involved in regional networking on women and shelter issues for several

years. This experience is being reflected in her country's shelter planning at the national level.

Networking needs resources -- people and money. A lot of activity is already taking place, but it needs support and encouragement. Newsletters, exchange visits and meetings need planning and money. The Women and Human Settlements Programme of UNCHS (Habitat) is committed to encouraging and facilitating the exchange process through support for existing networks.

Governments should also be encouraged to support networking on women and shelter issues, as well as the participation of the NGO and community sectors in the shelter process. These are the sectors in which many of the women and shelter issues are being addressed, interventions are being made and innovative ideas are being tried out. They are also the sectors that are doing a lot of work with very few resources. Networking helps to share these few resources, and a wide body of knowledge among a large group of people.

Networking is the kind of activity that reaps slow, long-term, qualitative benefits. It is not the kind of activity that has immediate and spectacular results -- except in occasional cases. It is therefore often difficult to justify resource allocation in terms of cost-effectiveness. Networking, however, is an important part of people-oriented development. It is also a vital tool for empowering women, for the promotion of women as agents of change in the shelter development process. Thus it is worth allocating the necessary resources to networking. ◄►

World Habitat Day
4 October 1993

HUMAN SETTLEMENTS INFORMATION: EQUAL ACCESS, EQUAL CONTROL

☼ Is there adequate information on women in shelter development?

The answer, unfortunately, is "No." There exists little useful information on the roles, needs and contributions of women in shelter development. This is partly because not enough appropriate research has been done in this area, and women remain invisible in many research findings. Equally important is the fact that policy-makers and project managers do not make use of the scanty information that exists. Women's views, needs and contributions are often neglected in policy formulation and implementation, not just because of lack of information, but also because of lack of concern about the situation of women.

For their part, women lack essential information on shelter development such as policies, projects, credit facilities and opportunities. As a result they miss out on the few possibilities available to them. This is partly due to the fact that information about some of these policies, projects and credit facilities has not been widely distributed and publicized. Another reason why women lack information is that many of them live in isolation and poverty, many are illiterate and cannot obtain information from the print media and they are often too poor to own a radio or television set.

Fortunately, steps are being taken to improve information gathering and sharing, and the interaction between policy-makers, women and men. These involve international organizations, non-govenmental and community-based organizations (NGOs and CBOs). However, national public-sector institutions are generally lagging behind in this area.

☼ Why is more awareness on women in shelter development needed?

Women, more than other members of the family, spend a lot of time in the home and it is only fair that their views and needs be taken into account, particularly in designing houses and other services. It is now acknowledged that official policies and programmes on shelter development cannot succeed without women's full participation. Women cannot participate fully unless they have access to information on policies, projects and other entitlements. In a study in Paraguay, 50 per cent of the women interviewed mentioned lack of information as the main reason for not improving their housing conditions, whereas only 16 per cent of the men mentioned that factor.

Women's roles, needs, views and contributions are crucial for the effective formulation and implementation of appropriate gender-sensitive policies, programmes and projects. Otherwise policy-makers will continue to make plans based on inaccurate, gender-blind information. A documented example is that of Ibn Khalkdoun, a squatter-settlement upgrading project in Tunisia. Because of a lack of awareness and concern, policy-makers decided to build modern-style houses -- resulting in the reduction of internal space which is very important in that particular culture where women have to spend most of their time indoors. The house design gave rise to mental depression, and in some cases, suicide among the women. If the women had been consulted about their needs this situation would not have arisen. Another example is that of policy-makers in Boa Vista, Brazil, who, lacking awareness on different family structures of the target population, made a ruling that applicants for housing loans could only be fathers of at least two children. This immediately excluded 43 per cent of the target population made up women-headed households. Unfortunately these kinds of mistake may be repeated elsewhere, if this kind of information is not publicized and if policy-makers are not sensitive to women's concerns.

☼ **What has been done to facilitate information sharing and gender awareness in shelter development?**

Some progress is being made. In 1988, UNCHS (Habitat) started a series of five separate regional seminars aimed at improving communication and the participation of women in human settlements. Support communication materials for use in training were developed and disseminated. These training programmes were aimed at highlighting the role of information and communication in enhancing the role of women in shelter development. The participants were policy-makers in government, and NGOs working with women. The seminars are slowly contributing to the development of gender awareness among policy-makers in shelter development.

The Women in Human Settlements Programme of UNCHS (Habitat) has run a number of gender-awareness workshops for men and women in shelter development so that they become sensitive to gender issues in their implementation.

Women are creating their own media in which they determine the information and issues to be disseminated. Information and news networks such as Her Say in the United States, Agence Femme Information in France, and the Caribbean Women's Features Syndicate, have been created to disseminate information on women. Much relevant information on women in shelter development comes from newsletters that are specifically concerned with gathering and disseminating information on women and shelter. The Habitat International Coalition's *Women and Shelter* newsletter is one example.

At the grassroots level, women are using dance and drama, puppet shows, music, slides, video films and sound tapes to enhance gender awareness and inform other women about development projects and facilities. For example, Sistren, the Jamaican all-women theatre, is using theatre to examine and comment on the role of women in development and their experiences in the ghetto. The Amauta Association of Cusco, Peru, was formed by women

who participated in shelter building but were denied access to the decision-making body by men. They developed their own audio-visual materials to formulate solutions to their problems.

The Southern Africa People's Dialogue on Land and Homelessness uses "talking newsletters", audio-cassettes that contain information and discussions on poor communities' shelter issues.

In order to improve women's access to information, adult literacy programmes have been started in most developing countries by NGOs, government agencies and CBOs. In Egypt, for example, women make up 70 per cent of the audience for radio literacy courses.

☼ **What are some of the obstacles to information sharing and gender awareness in shelter development?**

Lack of gender awareness of some of the policy-makers in the media and in institutions making policies on shelter development is a big disadvantage. The policy-makers, mostly men, decide on the information to be collected and disseminated. A lot of the information is gender-blind. Even in developed countries, few programmes are devoted to homelessness and other issues related to shelter development. Serious issues like shelter are not usually scheduled on prime time on television or radio, nor are they given front page coverage in the print media.

About 40 per cent of women in the world are illiterate and cannot read about policies and projects on shelter development. Even those who can read have problems understanding the technical language used in documents on shelter development. In Asia, less than 5 per cent of the female population has access to television, while in Africa the proportion is less than 1 per cent. The "talking newsletters" mentioned earlier could be interesting to use in such a situation, as could more radio programmes.

☼ **What needs to be done?**

Women researchers and professionals should carry out surveys to provide information and statistics on women's roles, needs, views and contributions in shelter development -- to be made available for use by policy-makers and project managers working in government, international organizations and NGOs.

Training workshops to promote the gender awareness of both female and male decision-makers in shelter development, like those run by the Women in Human Settlements Development Programme of UNCHS (Habitat), should be extended to include some men and women from the popular media.

Adult literacy programmes for both women and men should be promoted to enable women to read newspapers, official documents, advertisements of new projects and available facilities on shelter development. CBOs could be encouraged to buy radios to be shared by the members.

Women-controlled media should collect and disseminate information on women in shelter development. Information on shelter projects and programmes should be announced on radio, at churches, markets, community meetings and schools -- as well as at mother-and-baby clinics in residential areas. Drama and songs can also be used to inform both women and men about issues in shelter development. Social workers and extension officers can visit the potential beneficiaries in their homes. More female project workers should be used to enhance women's participation. ◄►

World Habitat Day
4 October 1993

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